



Citi Lazada Visa Signature Card
May Flash Sale Acquisition Offer ("Promotion") Terms and Conditions

1. Definitions:

- a) "Citi" or "Citibank" refers to Citibank Singapore Limited.
- b) "Citi Credit Card" refers to the Citi ULTIMA Card, Citi Prestige Card, Citi PremierMiles Cards, Citi Cash Back Card, Citi Rewards Card, Citibank SMRT Card, Citi M1 Cards, Citi Platinum Visa Card, Citi Gold Card, Citi Classic Card, Citi Clear Platinum Visa Card, Citi Clear Visa Card, Citi Cash Back+ Card and Citi Lazada Visa Signature Card only.
- c) "Eligible Card" refers to the Citi Lazada Visa Signature Card.
- d) "Eligible Cardmember" refers to an individual who:
 - i. has applied for the Eligible Card (as a main cardmember) during the Promotion Period through a dedicated Citi online channel (<https://www.citibank.com.sg/accope/index.html#accope?pcode=VC060&scode=WW9ARW20> or <https://www.citibank.com.sg/accope/index.html#accope?pcode=VC060&scode=WW9ARWAA>) for this Promotion and obtained approval for the Eligible Card during the Approval Period; and does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
 - ii. prior to being issued the Eligible Card during the Approval Period, did not previously have a Citi Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card; and
 - iii. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his application for the Eligible Card; and
 - iv. is not an employee of Citibank and its affiliates; and
 - v. is not a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- e) "Gift" refers to S\$500 Lazada Vouchers.
- f) "Lazada" means Lazada Singapore Private Limited.
- g) "Promotion Period" refers to 00:00am on 27 May 2020 (Singapore Timing, UTC +08:00) to 23:59pm on 27 May 2020 (Singapore Timing, UTC +08:00).
- h) "Approval Period" refers to 00:00am on 27 May 2020 (Singapore Timing, UTC +08:00) to 23:59pm on 2 June 2020 (Singapore Timing, UTC +08:00).

2. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/disputed/unauthorised/fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees and (vii) any other form of service/ miscellaneous fees.

3. "Qualifying Period" refers to the period starting from the Eligible Card approval date to the end of that calendar month ("First Month") and, one full calendar month immediately after the end of that First Month. Example: if the Eligible Card is approved on 27 May 2020, the Qualifying Period will be from 27 May 2020

(i.e. card approval date) to 30 June 2020 (i.e. one full calendar month from the end of May 2020), both dates inclusive.

4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to this Promotion to him/her.
5. Subject to Clauses 9 and 11, the first 100 Eligible Cardmembers (as determined by their Eligible Card's approval date and time during the Approval Period) who charge at least S\$250 or equivalent in Qualifying Spend* ("Qualifying Spend Amount") using the Eligible Card during the Qualifying Period will be entitled to the Gift.

*The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore timing (UTC+08:00), and has to be posted by the merchant within 14 calendar days after the Qualifying Period. Example: if the Qualifying Period is from 27 May 2020 to 30 June 2020, Qualifying Spend has to be posted by 14 July 2020.

6. Notification on the redemption of the Gift will be sent to the Eligible Cardmember via SMS within two (2) calendar months from the date all the conditions in Clause 5 have been satisfied. Example: If the Eligible Cardmember satisfies the Qualifying Spend Amount in his/her First Month of the Qualifying Period, the Eligible Cardmember will receive the SMS notification on the redemption of the Gift, by the end of the Third Month of the Qualifying Period.
7. The redemption and use of the Gift is subject to additional terms and conditions. An Eligible Cardmember will not be entitled to receive the Gift if his/her email address and mobile number (that has been registered with Citibank at point of application) does not match with the email address and mobile number that has been registered with Lazada at the point of fulfillment. The Gift is neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Citibank reserves the right, at its discretion, to replace any Gift with any other item of similar value.
8. For the avoidance of doubt, an Eligible Cardmember who is entitled to the Gift will not be eligible to participate in other acquisition promotions organized by Citibank and/or Lazada in relation to the Citi Lazada Card.
9. In the event that the Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of notification on the Gift redemption, Citibank reserves the right to forfeit the Gift.
10. In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Card within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit the Gift.
11. An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the date of notification on the Gift redemption will not be entitled to receive the Gift.
12. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
13. Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.

14. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
15. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
16. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
17. Citibank reserves the right to offer different promotions/offers depending on channel or platform.

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